## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

- 1. 51. (cancelled)
- (previously presented) A method of making a memory card card, comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals;

testing one or more of said circuit elements using said test terminals; and

covering said test terminals with a conformal contact coating in order to prevent access to said test terminals

53. (withdrawn) A method according to claim 52, wherein:

said step of covering includes applying a liquid directly to a first surface of said circuit

- 54. (withdrawn) A method according to claim 53, wherein: said liquid includes a solder mask.
- 55. (withdrawn) A method according to claim 53, wherein: said liquid includes a photoresist.
- 56. (withdrawn) A method according to claim 53, wherein: said liquid includes a thermoplastic.
- 57. (withdrawn) A method according to claim 53, wherein: said liquid includes an epoxy.

- 58. (withdrawn) A method according to claim 53, wherein: said liquid includes polyimide.
- (withdrawn) A method according to claim 53, wherein: said liquid is applied using a screen printing process.
- (previously presented) A method according to claim 52, wherein:
  said step of covering includes applying a film directly to a first surface of said circuit board
  - 61. (previously presented) A method according to claim 60, wherein: said film includes an adhesive on one surface
  - 62. (previously presented) A method according to claim 60, wherein: said film includes mylar.
  - 63. (previously presented) A method according to claim 60, wherein: said film includes polyimide.
- 64. (previously presented) A method according to claim 52, wherein: said step of adding circuit elements includes adding a flash memory array to said circuit board.
- 65. (previously presented) A method according to claim 52, wherein: said step of adding circuit elements includes mounting a first die on said circuit board and mounting a second die on said first die.
  - 66. (previously presented) A method according to claim 65, wherein: said first die includes a flash memory array and said second die includes a controller.

- 67. (previously presented) A method according to claim 65, wherein: said first die is wire bonded to said circuit board; and said second die is wire bonded to said circuit board.
- 68. (previously presented) A method according to claim 52, wherein:

said circuit board includes a conductive layer and a first portion of said conductive layer forms said test terminals.

- 69. (previously presented) A method according to claim 68, wherein: a second portion of said conductive layer forms user terminals; said user terminals are positioned on an outside surface of said memory card; and said user terminals are in communication with at least a subset of said circuit elements.
- 70. (previously presented) A method according to claim 52, wherein:

said step of adding circuit elements includes performing a transfer mold process to encapsulate said circuit elements without covering said test terminals.

- 71. (previously presented) A method according to claim 52, wherein:
- said step of covering is performed after said circuit board is removed from a strip of circuit boards.
  - 72. (withdrawn) A method according to claim 52, wherein:

said step of covering is performed before said circuit board is removed from a strip of circuit boards.

- 73. (previously presented) A method according to claim 52, wherein: said memory card is a flash memory card.
- 74. (withdrawn) A method according to claim 73, wherein:

said step of covering includes applying a liquid directly to a first surface of said circuit board.

75. (previously presented) A method according to claim 73, wherein:

said step of covering includes applying a film directly to a first surface of said circuit board.

76. (previously presented) A method of making a peripheral card, comprising the steps of:

adding circuit elements to a plurality of circuit boards of a strip of circuit boards, each of said plurality of circuit boards includes a set of test terminals;

separating said connected circuit boards;

testing said circuit elements of said circuit boards using said test terminals; and

applying a conformal contact coating on a first surface of each of said circuit boards to cover said test terminals and prevent access to said test terminals such that a particular circuit board has its test terminals covered after said particular circuit board has been tested.

- 77. (withdrawn) A method according to claim 76, wherein: said step of separating is performed after said step of applying.
- 78. (previously presented) A method according to claim 76, wherein: said step of separating is performed prior to said step of applying.
- 79. (withdrawn) A method according to claim 76, wherein:

said step of applying includes applying a liquid directly to a first surface of said circuit boards.

80. (previously presented) A method according to claim 76, wherein:

said step of applying includes applying a film directly to a first surface of said circuit boards

81. (previously presented) A method according to claim 76, wherein:

said step of adding circuit elements includes mounting a first die on a first circuit board and mounting a second die on said first die:

said first die includes a flash memory array and said second die includes a controller; said first die is wire bonded to said first circuit board; and said second die is wire bonded to said first circuit board.

- 82. (previously presented) A method according to claim 76, wherein: said peripheral card is a memory card.
- 83. (previously presented) A peripheral card manufactured according to a process comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals;

testing one or more of said circuit elements using said test terminals; and

applying a conformal contact coating on a first surface of said circuit board to cover said test terminals and prevent access to said test terminals.

- 84. (withdrawn) A peripheral card according to claim 83, wherein:
- said step of applying includes applying a liquid directly to a first surface of said circuit board.
- (previously presented) A peripheral card according to claim 83, wherein:
  said step of applying includes applying a film directly to a first surface of said circuit board.
- 86. (previously presented) A method performed for a peripheral card, comprising the steps of:

testing one or more circuit elements of a first peripheral card using one or more test terminals of said first peripheral card: and

covering said test terminals with a conformal contact coating in order to prevent access to said test terminals

- 87. (withdrawn) A method according to claim 86, wherein: said step of covering includes applying a liquid directly to said first peripheral card.
- 88. (previously presented) A method according to claim 86, wherein: said step of covering includes applying a film directly to said first peripheral card.
- 89. (previously presented) A method according to claim 86, wherein: said circuit elements include a flash memory array.
- 90. (previously presented) A method according to claim 86, wherein: said first peripheral card is a memory card.